



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

KML Law Group, P.C.  
By: Denise Carlon, Esquire  
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Attorneys for Secured Creditor: M&T Bank

In Re:

Monica Mary Hand and Christopher Scott Hand a/k/a  
Christopher S. Hand,

Debtor.

Order Filed on March 16, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-10083 ABA  
Adv. No.:  
Hearing Date: 3/8/2023 @ 10:00 a.m.  
Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: March 16, 2023**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors:

Monica Mary Hand and Christopher Scott Hand a/k/a Christopher S. Hand

Case No.: 23-10083 ABA

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor M&T BANK, holder of a mortgage on real property located at 292 Westminster Boulevard, Turnersville, NJ, 08012, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor, (Claim # 8) through the Chapter 13 plan; and

It **ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve their right to object to Secured Creditor's proof of claim and notices of payment change.; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.